

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Carter Jr, Ernest	§	Case No. 08 B 17068
	Carter, Sylvia	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/01/2008.

2) The plan was confirmed on 09/16/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 02/09/2010.

6) Number of months from filing or conversion to last payment: 19.

7) Number of months case was pending: 21.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$35,411.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$37,736.80
Less amount refunded to debtor	\$1,795.38

NET RECEIPTS: \$35,941.42

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,501.50
Court Costs	\$0
Trustee Expenses & Compensation	\$2,396.90
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$5,898.40

Attorney fees paid and disclosed by debtor \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	NA	\$6,385.90	\$6,385.90	\$2,485.02	\$0
Internal Revenue Service	Priority	\$10,176.00	NA	NA	\$0	\$0
Internal Revenue Service	Priority	\$19,698.81	\$31,275.75	\$31,275.75	\$12,170.80	\$0
American Honda Finance Corporatio	Secured	\$31,585.00	\$31,585.00	\$31,585.00	\$2,300.00	\$0
Bank Of New York	Secured	\$1,525.70	\$1,316.40	\$1,316.40	\$1,316.40	\$0
Bank Of New York	Secured	\$8,990.80	\$8,990.80	\$8,990.80	\$8,990.80	\$0
Bank Of New York	Secured	\$59,416.00	\$58,250.06	\$58,250.06	\$0	\$0
Bank Of New York	Secured	\$172,273.00	\$163,282.98	\$163,282.98	\$0	\$0
Illinois Dept of Revenue	Secured	\$4,900.00	\$4,900.00	\$4,900.00	\$240.00	\$0
Lake County Assessor	Secured	\$5,213.00	\$5,213.00	\$5,213.00	\$240.00	\$0
Nissan Motor Acceptance Corporatio	Secured	\$21,537.00	\$21,537.00	\$21,537.00	\$2,300.00	\$0
Allied Interstate	Unsecured	\$265.00	NA	NA	\$0	\$0
American Honda Finance Corporatio	Unsecured	NA	\$476.37	\$476.37	\$0	\$0
AmeriCash Loans LLC	Unsecured	NA	\$3,148.19	\$3,148.19	\$0	\$0
AT&T Wireless	Unsecured	\$1,452.00	\$1,452.38	\$1,452.38	\$0	\$0
Balaban Furniture Ltd	Unsecured	\$250.00	NA	NA	\$0	\$0
Bally's	Unsecured	\$479.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cbe Group	Unsecured	\$264.00	NA	NA	\$0	\$0
Collect Systems	Unsecured	\$100.00	NA	NA	\$0	\$0
Collection Company Of America	Unsecured	\$0	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$261.00	NA	NA	\$0	\$0
Galway Financial Service	Unsecured	NA	\$1,015.36	\$1,015.36	\$0	\$0
Harvard Collection Services In	Unsecured	\$0	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$94.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$4,337.86	\$4,337.86	\$0	\$0
Internal Revenue Service	Unsecured	\$12,225.87	\$9,162.98	\$9,162.98	\$0	\$0
Medical Collections	Unsecured	\$53.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$1,037.00	\$1,043.53	\$1,043.53	\$0	\$0
Nicor Gas	Unsecured	\$75.00	NA	NA	\$0	\$0
Nissan Motor Acceptance Corporation	Unsecured	NA	\$316.86	\$316.86	\$0	\$0
Overland Bond & Investment Corp	Unsecured	\$12,774.00	\$13,463.81	\$13,463.81	\$0	\$0
Professional Collection	Unsecured	\$153.00	NA	NA	\$0	\$0
Professional Collection	Unsecured	\$345.00	NA	NA	\$0	\$0
RMI/MCSI	Unsecured	\$250.00	\$500.00	\$500.00	\$0	\$0
Senex Services Corp	Unsecured	\$492.00	\$592.25	\$592.25	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$221,533.04	\$0	\$0
Mortgage Arrearage	\$10,307.20	\$10,307.20	\$0
Debt Secured by Vehicle	\$53,122.00	\$4,600.00	\$0
All Other Secured	\$10,113.00	\$480.00	\$0
TOTAL SECURED:	\$295,075.24	\$15,387.20	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$37,661.65	\$14,655.82	\$0
TOTAL PRIORITY:	\$37,661.65	\$14,655.82	\$0
GENERAL UNSECURED PAYMENTS:	\$35,509.59	\$0	\$0

Disbursements:

Expenses of Administration	\$5,898.40	
Disbursements to Creditors	\$30,043.02	
TOTAL DISBURSEMENTS:		\$35,941.42

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 13, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.